

PRESENTING A PLURALITY OF GOALS

ADJUSTING PREFERENCES RELATED TO ONE OF THE GOALS

DETERMINING AN IMPACT ON ATTAINING THE GOALS BASED ON THE ADJUSTED PREFERENCES

DISPLAYING THE IMPACT ON ATTAINING THE GOALS

Figure 1

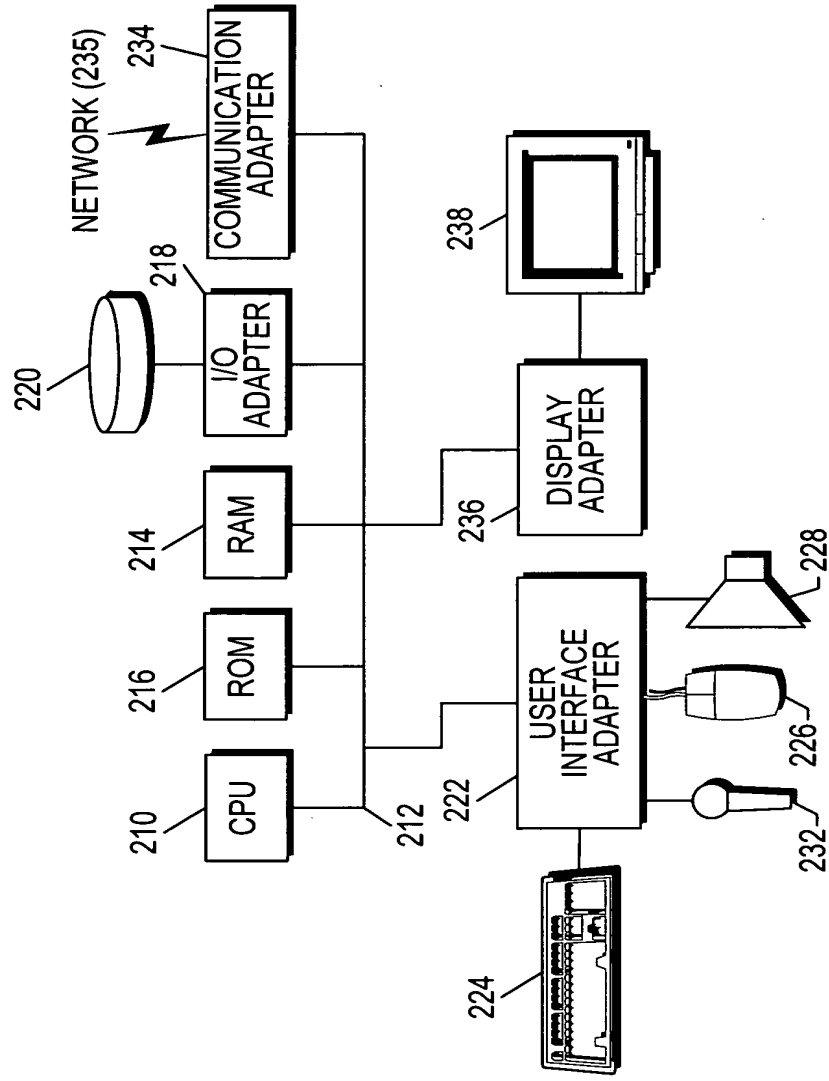


Figure 2

[illegible]

Figure 2A

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graph TD; 300[TARGETING ADVERTISING IN A FINANCIAL MANAGER  
EXECUTED ON A COMPUTER] --> 302[PROVIDING CUSTOMIZED FINANCIAL INSTRUMENTS IN THE  
FINANCIAL MANAGER]; 302 --> 304[OBTAINING USER PROFILE INFORMATION IN THE FINANCIAL  
MANAGER FOR FACILITATING THE TARGETING ADVERTISING AND  
PROVIDING CUSTOMIZED FINANCIAL INSTRUMENTS];
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300

TARGETING ADVERTISING IN A FINANCIAL MANAGER
EXECUTED ON A COMPUTER

302

PROVIDING CUSTOMIZED FINANCIAL INSTRUMENTS IN THE
FINANCIAL MANAGER

304

OBTAINING USER PROFILE INFORMATION IN THE FINANCIAL
MANAGER FOR FACILITATING THE TARGETING ADVERTISING AND
PROVIDING CUSTOMIZED FINANCIAL INSTRUMENTS

Figure 3

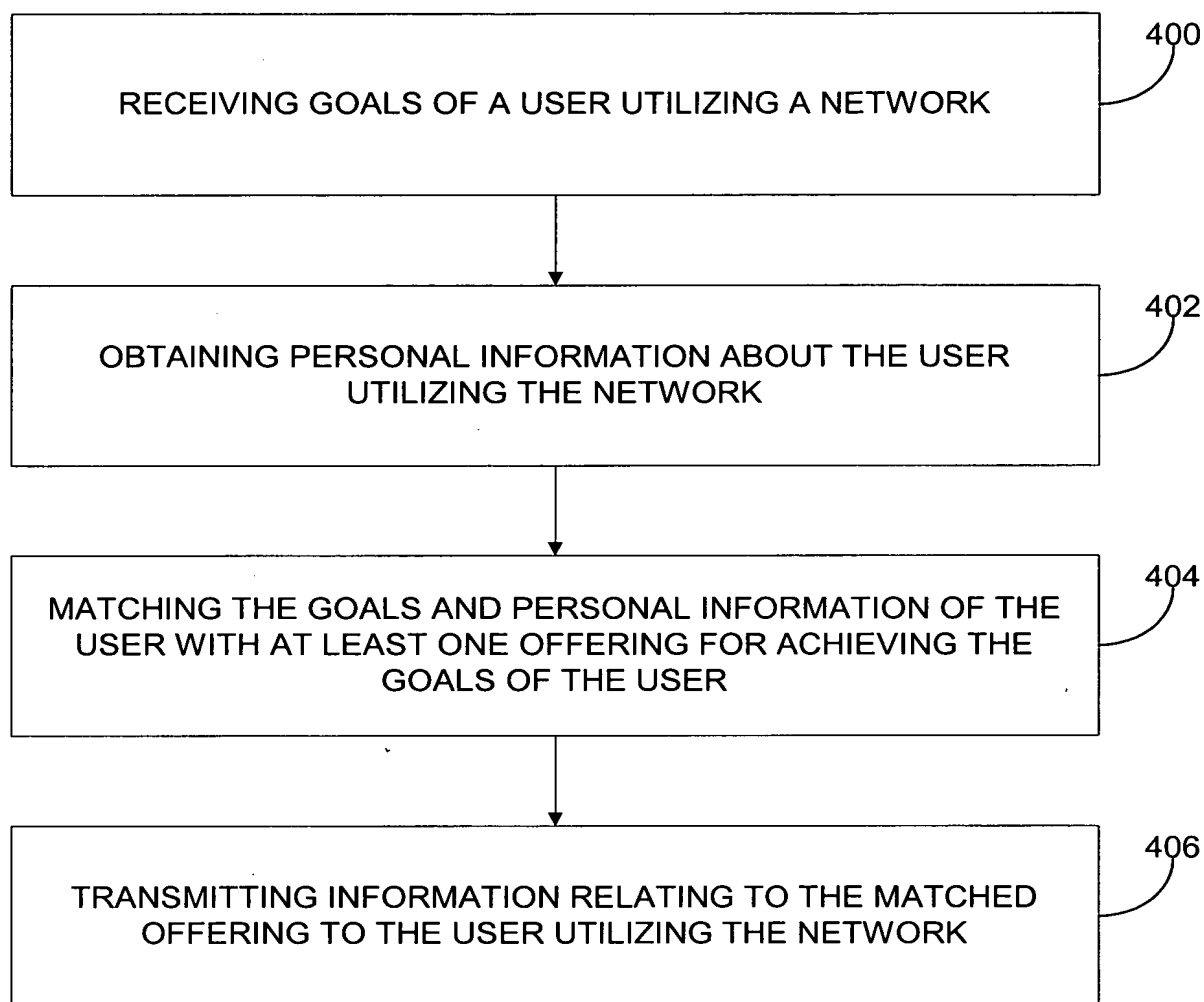
[illegible]

Figure 4

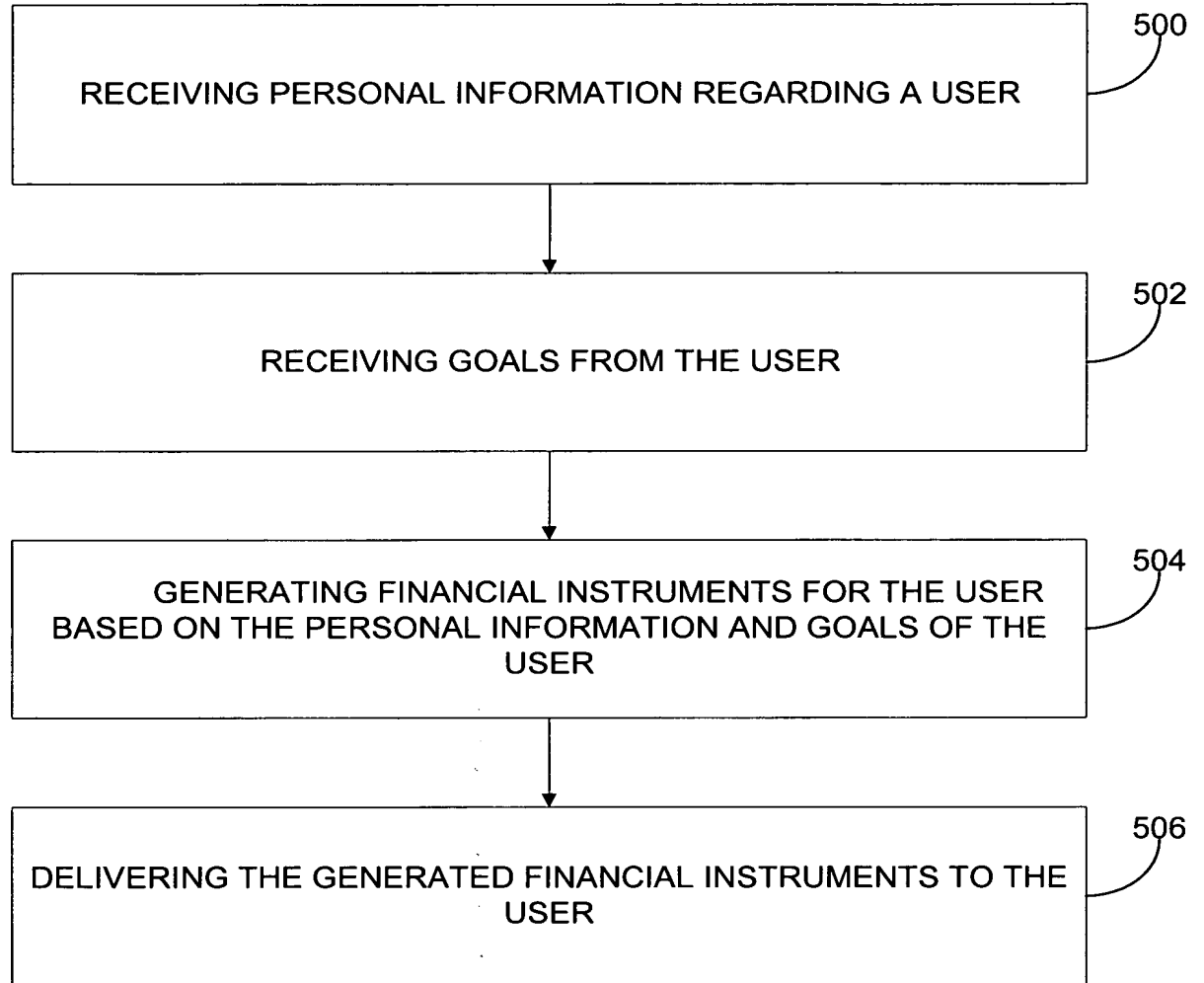
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Figure 5

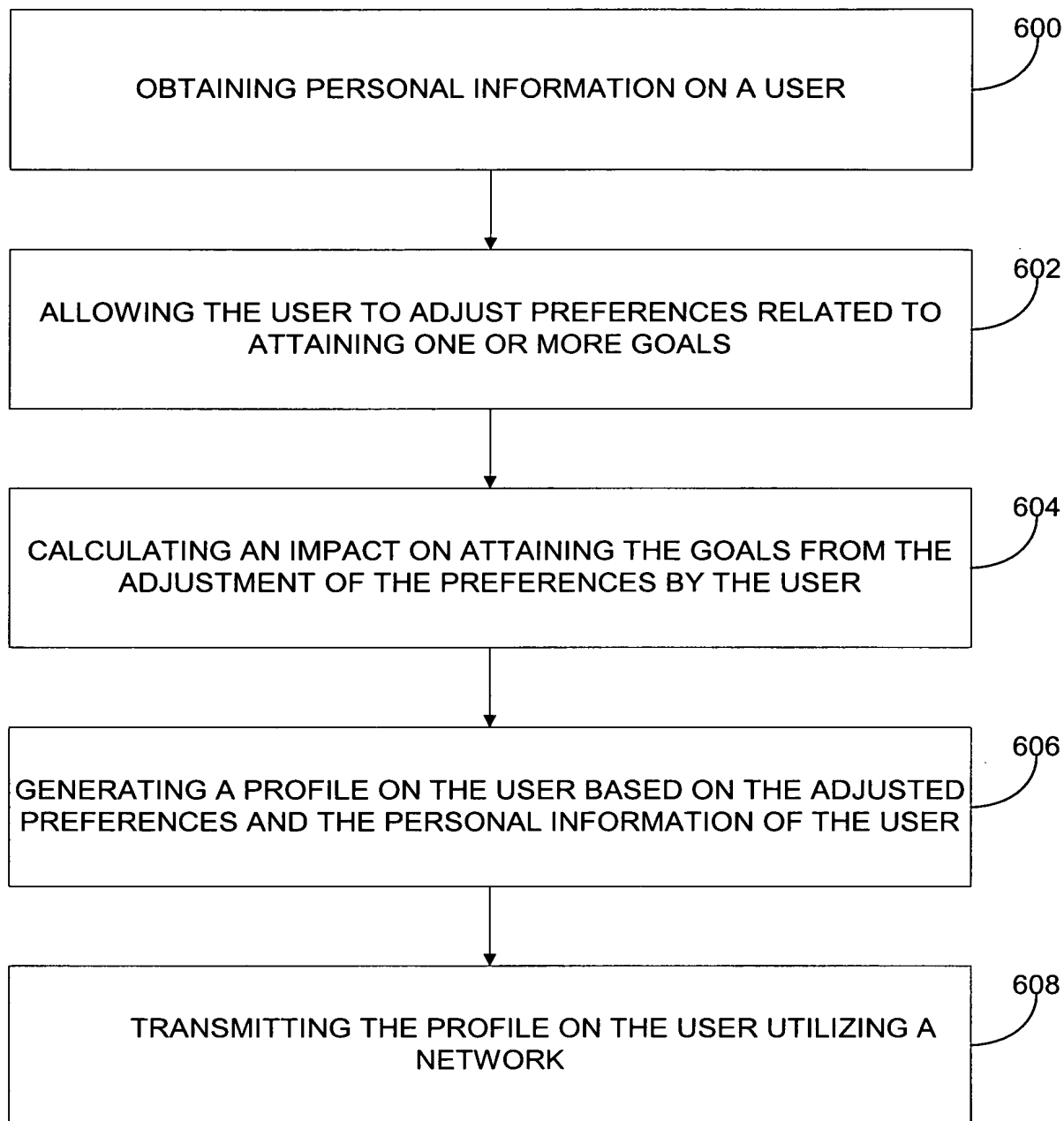


Figure 6

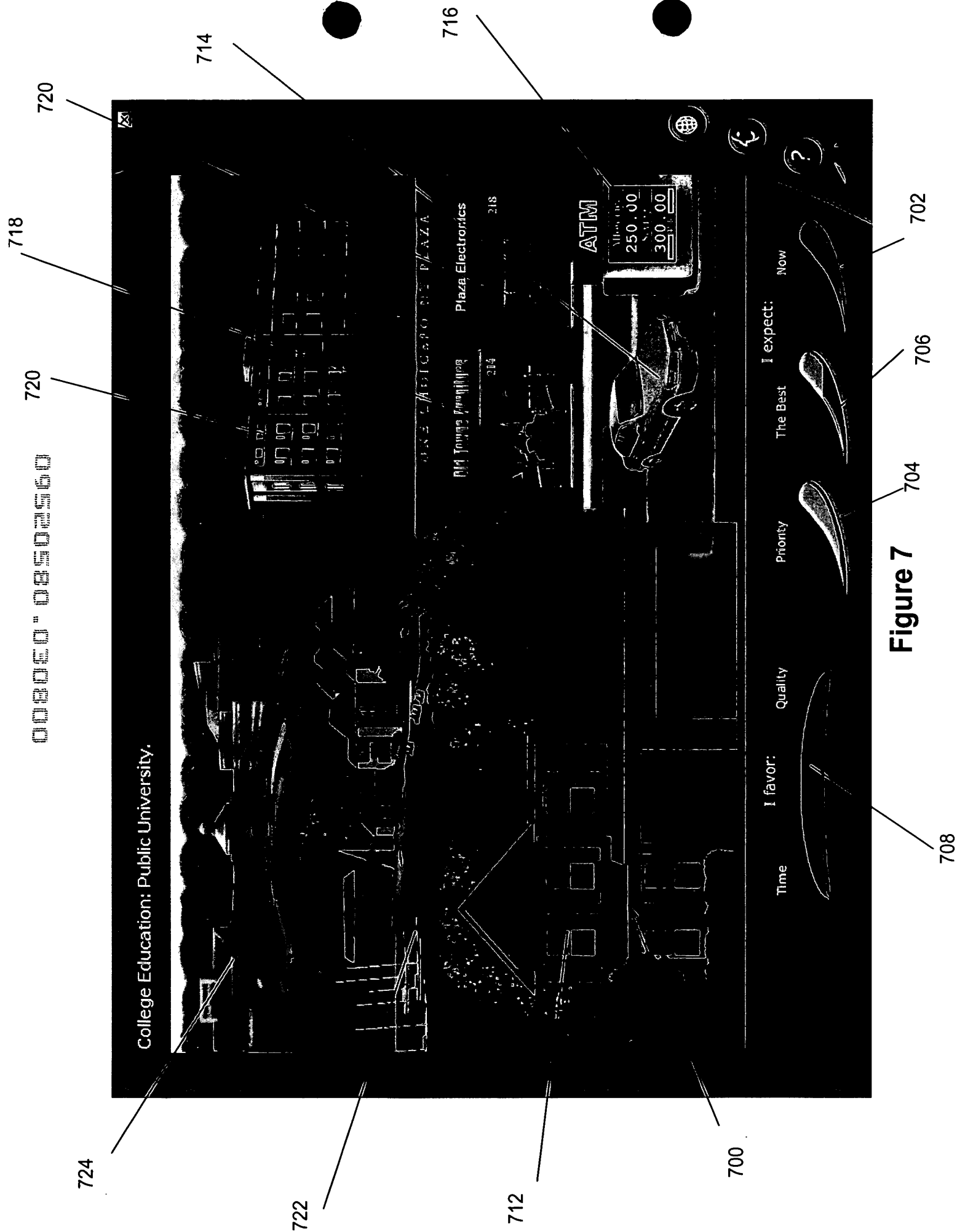
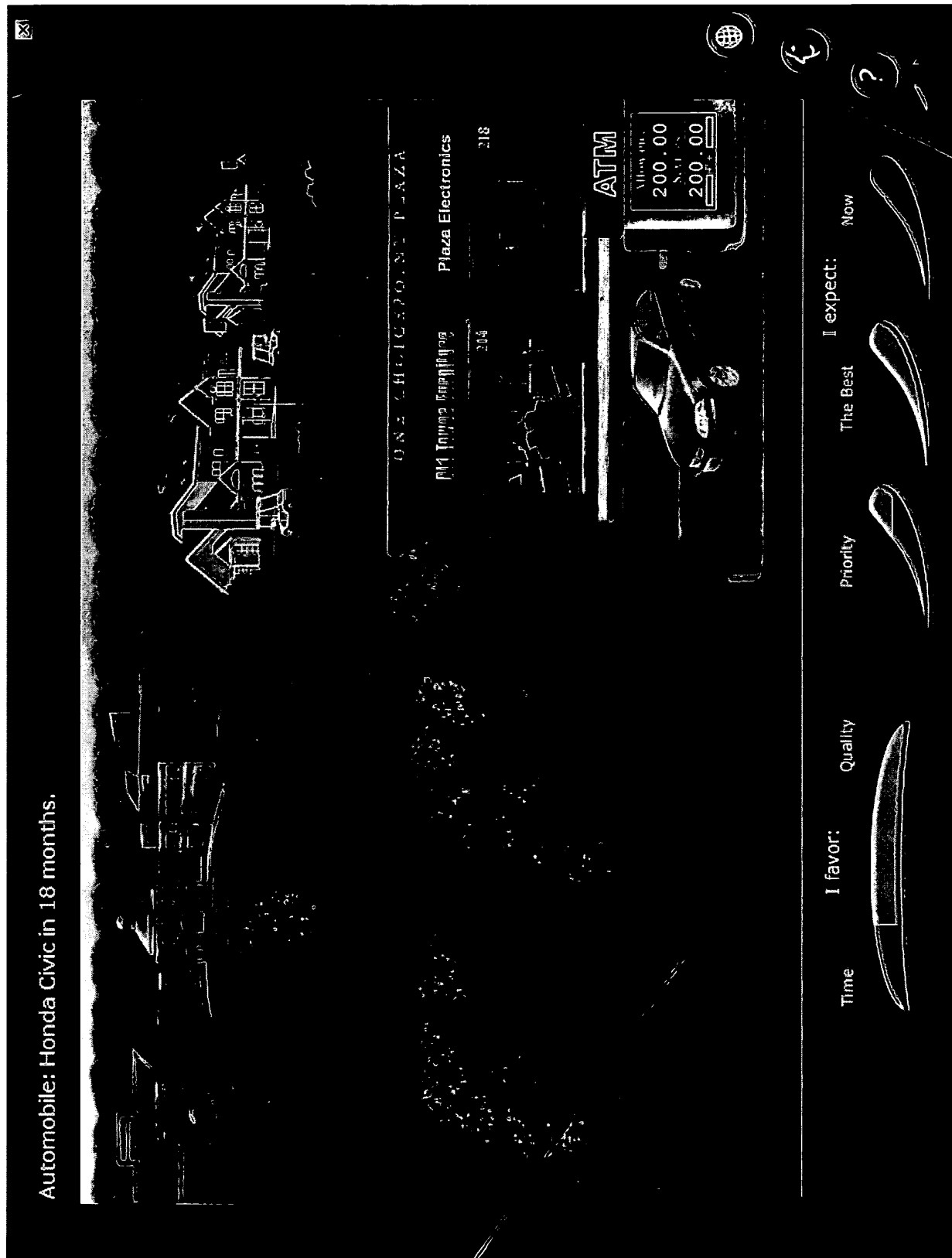


Figure 7

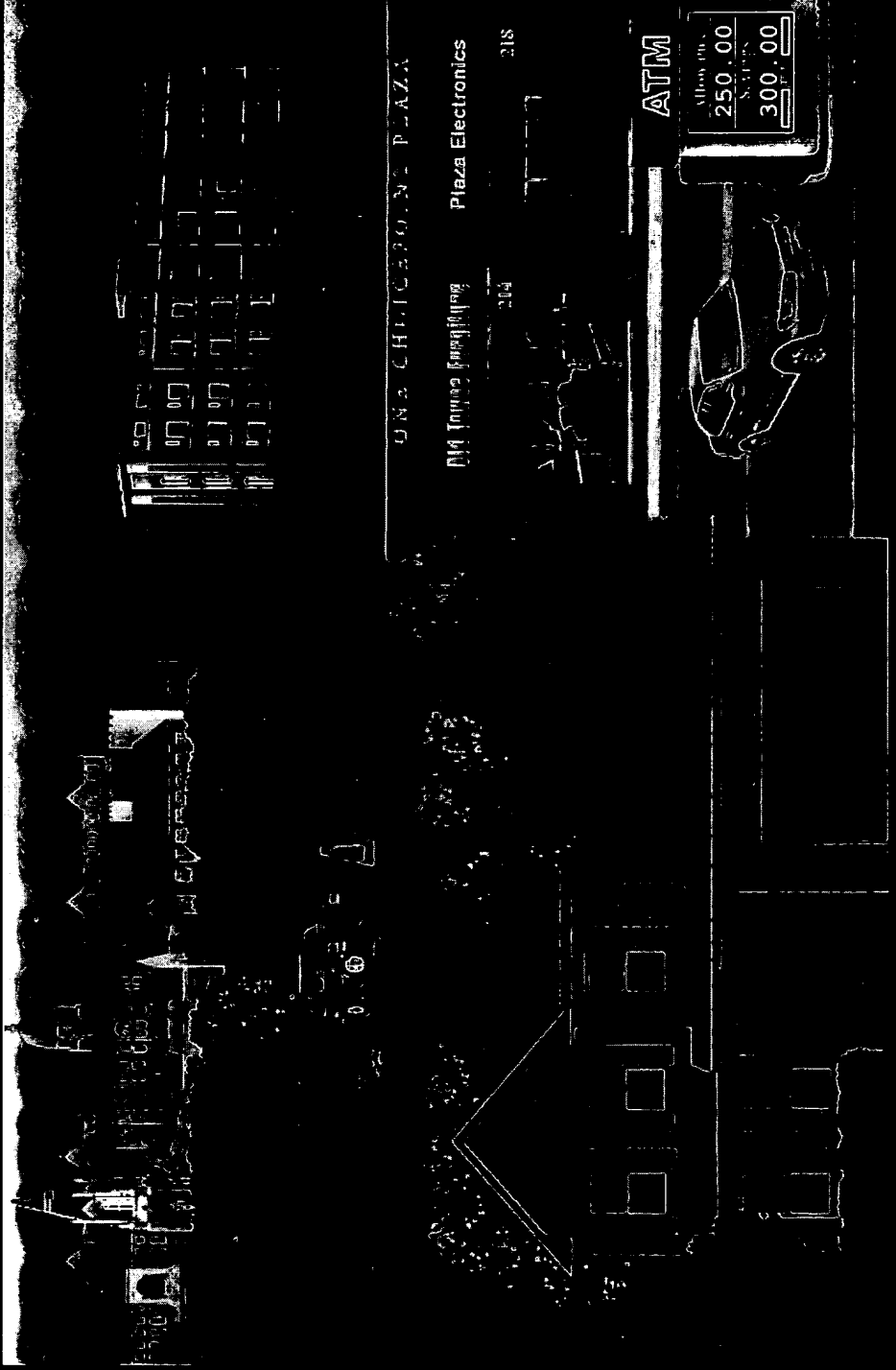


Automobile: Honda Civic in 18 months.

Figure 8

008060" 08502560

College Education: Private University.



College Education improved from Public University to Private University.

Home moved up 2 months.

Vacation declined from Club Med to Camping.

Vacation moved up 1 month.

Figure 9

900

902

910

906

908

904

0080E0" 08502560

1000

Financial Assumptions

Current Salary:

70000.00

1002

Expected Rate of Increase:

5%

1004

Rate of Return on Savings:

8%

1006

Risk Tolerance:

Medium

1008

Calculation Date:

1999

1010

Expected Inflation Rates:

College Education:

8%

Toys:

1%

Allowance:

3%

Retirement:

5%

Savings:

3%

Furniture:

2%

Home:

8%

Automobile:

6%

Vacation:

4%

1012

1014

Figure 10

Personal Profile

Name	Steven Roberts
Age	31
City of Residence	Northbrook (60062)
Marital Status	Married
Housing Status	Rent
Income	\$70,000.00
Number of Children	2

Standard Profiles

Executive Suburban Family
Upscale Suburban Family
Upscale White-Collar Couple
Elite Super-Rich Family
Upscale Urban Couple
Upwardly Mobile Single
Elite Urban Single
Bohemian Single
Ethnically Mixed Urban Single
College Town Single

Select the profile that most closely matches your lifestyle.

Figure 11

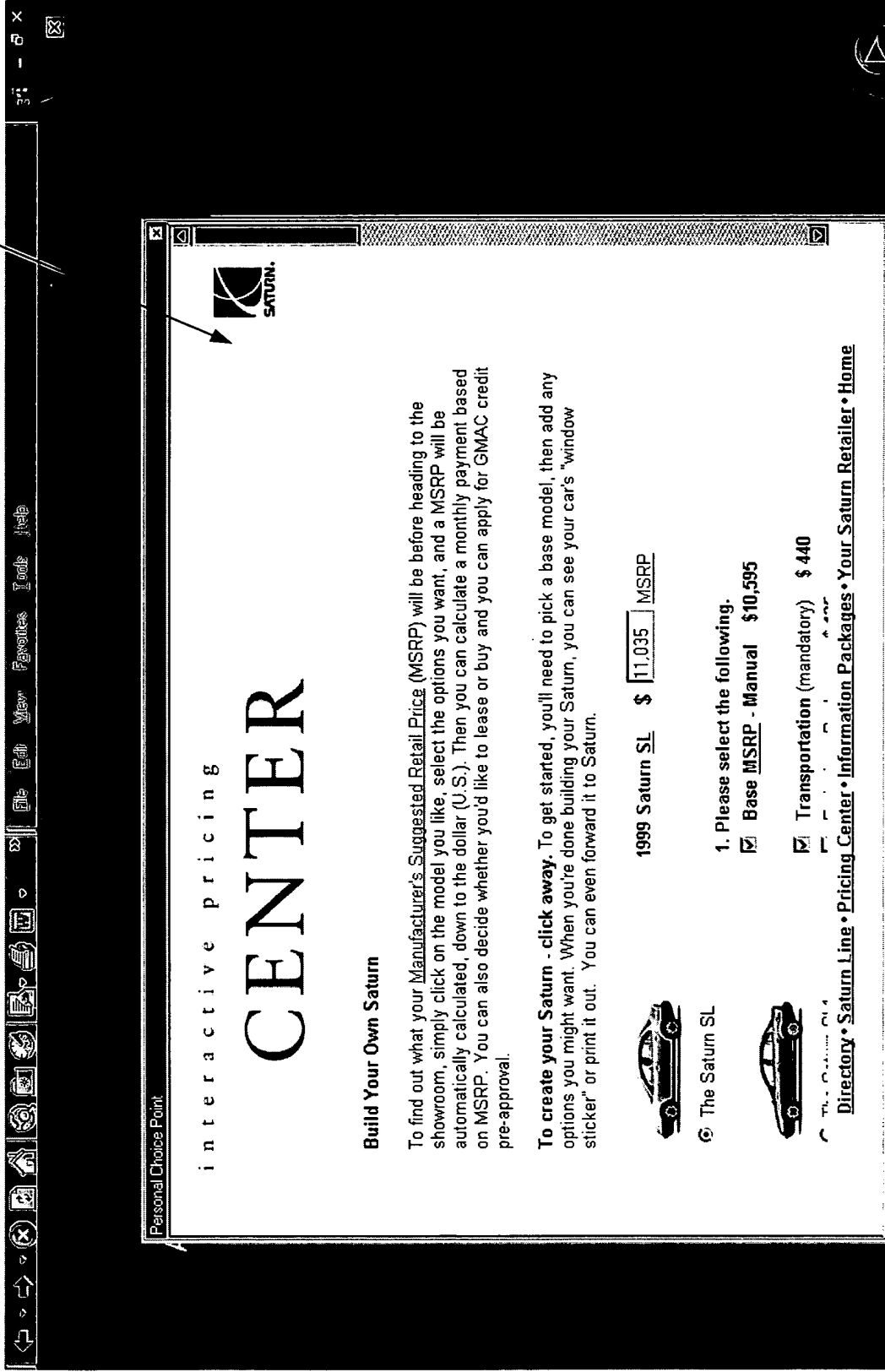


Figure 12

Personal Choice Point

12025

(This MSRP does not include retailer installation charges.)

<input checked="" type="checkbox"/>	Armrest	\$ 99
<input checked="" type="checkbox"/>	Block Heater	\$ 53
<input type="checkbox"/>	Convenience Net	\$ 58
<input checked="" type="checkbox"/>	Drivers Side Vanity Mirror	\$ 9
<input type="checkbox"/>	Front End Cover	\$ 130
<input type="checkbox"/>	Car Cover	\$ 196
<input checked="" type="checkbox"/>	Security System	\$ 205
<input checked="" type="checkbox"/>	Touch Up Paint	\$ 4
<input type="checkbox"/>	CD Changer	\$ 520
<input type="checkbox"/>	Removable Roof Rack	\$ 200
<input type="checkbox"/>	Fork Bike Attachment	\$ 60
<input type="checkbox"/>	Upright Bike Attachment	\$ 90
<input type="checkbox"/>	4 pr. Ski/Snowboard Attachment	\$ 100
<input type="checkbox"/>	Front Wheel Holder	\$ 31
<input type="checkbox"/>	Cable Lock	\$ 21
<input type="checkbox"/>	Splash Guards (front)	\$ 30
<input type="checkbox"/>	Splash Guards (rear)	\$ 29
<input type="checkbox"/>	All-Season Rubber Floor Mats (front)	\$ 40
<input type="checkbox"/>	All-Season Rubber Floor Mats (rear)	\$ 30

See your window sticker

Erase and start over

Directory • Saturn Line • Pricing Center • Information Packages • Your Saturn Retailer • Home

Figure 12A

0080E0"08502560

Automobile

Personal Choice Point

1999 SL - MANUAL

Exterior Color: none

Interior Color: none

STANDARD EQUIPMENT

- 1.9L SOHC 8-VALVE ENGINE
- 5-SPEED MANUAL TRANSMISSION
- HYDRAULIC CLUTCH
- SEQUENTIAL-PORT FUEL INJECT.
- STAINLESS STEEL EXHAUST
- MAINTENANCE-FREE BATTERY
- POWER BRAKES W/ FRONT DISC
- INDEPEND. 4-WHEEL SUSPENSION
- LUBE-FOR-LIFE SUSPENSION
- DENT-RESISTANT EXTER. PANELS
- 175/70R14 RADIAL TIRES
- STYLED FULL WHEEL COVERS
- COMPACT RADIAL SPARE TIRE
- DRIVER-SIDE EXTERIOR MIRROR
- HALOGEN HEADLAMPS
- TINTED GLASS/WIND SHIELD
- TACHOMETER & TRIP ODOMETER
- RECLINING FRONT BUCKET SEATS
- INTEGRAL FRONT HEADRESTS
- FOLD-DOWN REAR SEATS (60/40)
- ADJUSTABLE STEERING COLUMN

STANDARD VEHICLE PRICE

Options installed by Manufacturer

Air Conditioning

ABS & Traction Control

Right-Side Mirror

Carpeted Front and Rear Floor Mats

AM/FM Cassette w/Equalizer

Manufacturer's Suggested Retail Price

\$10595

960

695

40

60

420

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Figure 12B

1206

Automobile

1208

Option Range

Toyota Camry

BMW 540i

Saturn

Add

Delete

1222

204

Option Desirability

1214

1210

Costs

Insurance	\$770/Yr
Gasoline	\$220/Yr
Maintenance	\$400/Yr
Oil Changes	\$140/Yr
Car Washes	\$120/Yr

1212

Preferred Replacement Schedule:

5

Years

1216

Preferred Insurance Provider:

Allstate

1218

Preferred Options

Air Conditioning (\$960), ABS & Traction Control (\$695), Right-Side Mirror (\$40), Carpeted Front and Rear Floor Mats (\$60), AM/FM Cassette w/Equalizer (\$420), Armrest (\$99), Block Heater (\$53), Convenience Net (\$58), Driver's Side Vanity Mirror (\$9), Front End Cover (\$130), Car Cover (\$196), Security System (\$205), CD Changer

Figure 12C


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graph TD; 1300[DISPLAYING AT LEAST ONE GOAL TO A USER, WHEREIN THE GOAL HAS AN OPTION RANGE COMPRISING AT LEAST ONE OPTION FOR THE GOAL] --> 1302[ADDING AN ADDITIONAL OPTION TO THE OPTION RANGE OF THE GOAL]; 1302 --> 1304[ADJUSTING ONE OR MORE PREFERENCES RELATING TO ATTAINING THE GOAL]; 1304 --> 1306[SELECTING ONE OF THE OPTIONS OF THE OPTION RANGE OF THE GOAL BASED ON THE ADJUSTED PREFERENCE]; 1306 --> 1308[DISPLAYING THE SELECTED OPTION];
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1300

DISPLAYING AT LEAST ONE GOAL TO A USER, WHEREIN THE GOAL HAS AN OPTION RANGE COMPRISING AT LEAST ONE OPTION FOR THE GOAL

1302

ADDING AN ADDITIONAL OPTION TO THE OPTION RANGE OF THE GOAL

1304

ADJUSTING ONE OR MORE PREFERENCES RELATING TO ATTAINING THE GOAL

1306

SELECTING ONE OF THE OPTIONS OF THE OPTION RANGE OF THE GOAL BASED ON THE ADJUSTED PREFERENCE

1308

DISPLAYING THE SELECTED OPTION

Figure 13

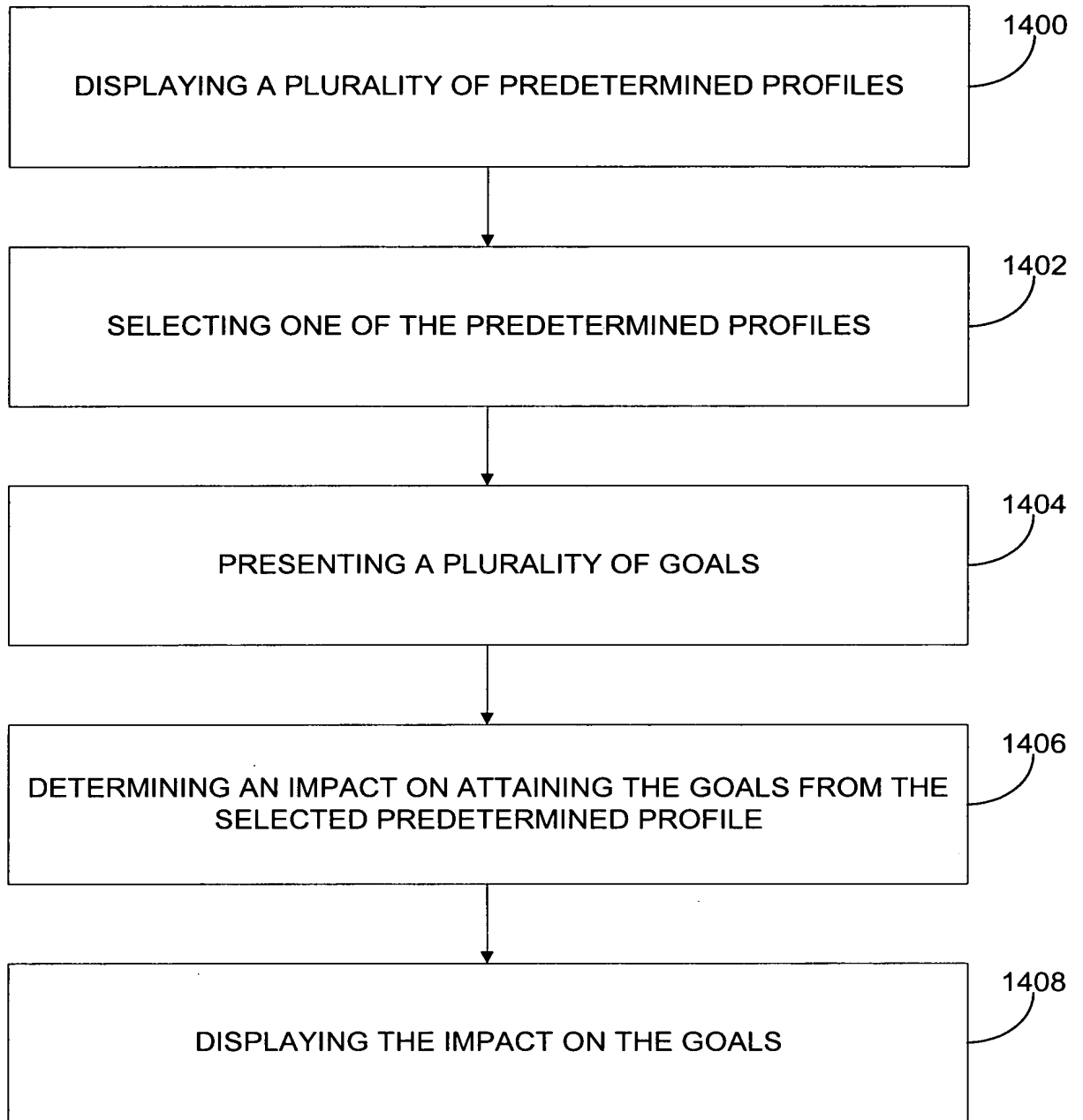


Figure 14